



City of Port Richey Community Redevelopment Agency Residential Grant Program Handbook



DEVELOPMENT SERVICES DEPT.

727-835-1099

City of Port Richey Community Redevelopment Agency Residential Grant Program Handbook

Table of Contents

I. Program Overview and Purpose.....	Page 3
II. List of Eligible Improvements	Page 3
III. Eligibility Requirements	Page 3-4
III. Funding.....	Page 4
A. Maximum Grant Amount	Page 4
B. Two Year Rule	Page 4
C. Matching Funds.....	Page 4
D. Payments	Page 4
IV. Program Administration	Page 5-6
A. Applications	Page 5
B. Permits	Page 5
C. Hire a Contractor or DIY?.....	Page 5-6
D. Application Review Process	Page 6
E. Approval Process	Page 6
F. Reimbursement Process	Page 6
V. Monitoring.....	Page 6-7
A. Grantee Obligations	Page 6
B. City Records Retention	Page 7
VI. Frequently Asked Questions.....	Page 7

Links

Check eligibility: <http://search.pascopa.com/>

Contractors registered in Pasco County: <https://secure.pascocountyfl.net/bccpapa/Opal/Contractors.aspx>

Grant Information and Application: <http://www.cityofportrichey.com>

I. Program Overview and Purpose

The Residential Grant Program subsidizes improvements to the exterior of homes in the City of Port Richey (See list of eligible improvements). The program promotes residential maintenance by encouraging homeowners to maintain and improve the exterior of their homes.

This handbook was designed to help homeowners decide what type of improvement(s) would be best for their property. Please review the handbook and website links to determine your eligibility for a grant. If you need help getting started, we can point you in the right direction! Contact the Program Administrator at 727-835-1099 or j.jaquish@cityofportrichey.com between the hours of 8:00am and 4:00pm Eastern Standard Time, Monday through Friday.

Eligible Improvements

- Driveway Repair
- Roofs
- Fascia & Soffit work
- Gutters
- Fence Repair/Replacement
- Exterior Paint
- Exterior Doors
- Windows
- Stairs/Ramps/Handrails
- Façade Work
- Exterior Screen Work
- Dock/Seawall Repair

II. Eligibility Requirements

In order to be eligible, households must meet requirements 1 through 5 below.

1. Jurisdiction

The property must be located within the Port Richey City Limits.

Please Note: The home's mailing address is not a reliable indicator of jurisdiction! Addresses may say "Port Richey" when the property is actually located in unincorporated Pasco County.

To determine your jurisdiction:

- Visit the Pasco County Property Appraiser website at <http://search.pascopa.com/>
- Click "Record Search."
- Type in your address and click "Submit."
- Click on the parcel number to view details.
- Jurisdiction is shown on the left side of the screen.

If you need help finding your jurisdiction, call 727-809-1583 for assistance.

2. Household Income

If the total household income exceed 80% of Pasco County Area Median Income (AMI), as established annually by the U.S. Department of Housing and Urban Development, matching funds will be required. Proof of income and number of household members will be required to verify household income threshold.

Persons in Household	1	2	3	4	5	6	7
80% Area Median Income	\$35,800	\$40,900	\$46,000	\$51,100	\$55,200	\$59,300	\$63,400

3. Paid in Full

You must be up to date on property tax payments and utility payments and have no outstanding liens. The City will complete a records search to verify applicants are in good standing.

4. Owner Occupied

In order to qualify, properties must be eligible for the Homestead tax exemption, as determined by the Pasco County Property Appraiser.

5. Property Type

Only single family homes and duplexes qualify.

III. Funding

Projects must be approved for grant funding BEFORE WORK BEGINS! No grant funds will be awarded for unapproved work or projects started prior to grant approval.

A. Maximum Grant Amount

The maximum grant amount is \$1,000. Grant funds may be used for more than one project, as long as your total reimbursement request does not exceed \$1,000. Only one application is necessary. Grantees should note the following:

- Applications are accepted on a rolling basis and reviewed/approved in the order received.
- A limited amount of funding is available each fiscal year (October 1 through September 30).
- Funds will be dispersed on a first-come, first-served basis each fiscal year until all available funding has been allocated.
- It is best to submit your application(s) early in the fiscal year.

B. Two Year Rule

Once a grantee has received their \$1,000 maximum, they will be eligible to apply for a new grant two years from the date of their last reimbursement check (providing the program is still operating and funds are available). Only homeowners that maintain the subsidized improvements will be eligible for additional grants.

C. Matching Funds

Grant funds shall cover 50% of the cost of materials and/or labor completed by a licensed contractor. For work completed by property owners, grants can cover 50% of the cost of materials only (labor costs for work completed by property owners will not be reimbursed). This stipulation does not apply to households who are under the household median income threshold.

D. Payments

Grantees must pay the upfront costs of repairs and improvements. All payments to vendors and contractors must be made by personal check, credit card, or debit card only.

Once the project is complete and has passed final inspections, the grantee must provide a copy of the itemized invoice or receipt and proof of payment.

IV. Program Administration

A. Applications

1. Homeowners may download an application from the City's website at www.cityofportrichey.com or pickup an application at City Hall, 6333 Ridge Road. **Call 727-809-1583 to request a grant application by mail, email or hand delivery.**

2. Complete applications must include the following:

- Proof of ownership;
- Proof of household income (most recent Federal income tax forms and two most recent pay stubs for each working member of the household age 18 or older);
- Description of the proposed improvement(s);
- Detailed scope of work and site plan;
- "Before" photos of the area to be improved ("after" photos will also be required);
- Minimum of THREE BIDS for any work to be done by a contractor;
- Estimated materials cost list for work to be completed by the homeowner;

3. Applications are accepted in person at City Hall Monday through Friday from 8:00am to 3:00pm. Homeowners must complete and sign the grant application (no relatives or friends); contractors are only required to sign the application if a contractor will be completing the work. Applications must be complete in order for the City to accept them.

4. Grant applications are accepted on a rolling basis and reviewed in the order received. A limited amount of funding is available each fiscal year, from October 1 through September 30. It is best to apply for a grant early in the fiscal year.

B. Permits

Per State law,² building permits may be issued only to:

- the owner occupant of a property who will continue to own and occupy the property for at least
 - 12 months after the work is completed
 - OR
- a licensed contractor specializing in the requested improvement.

Owners of rental properties may NOT pull permits for properties at which they do not reside.

It is the homeowner's responsibility to ensure that any necessary permits are in place and any permit fees are paid before work begins. It may take up to 30 days to receive a permit. It's best to apply for permits immediately after applying for a reimbursement grant, so that work can be completed within the allowed timeframe.

Permit applications are available at the Building Department office at City Hall, 6333 Ridge Road. **For information about permits, contact the permit staff at 727-835-1099.**

C. Hire a Contractor or DIY?

1. Contractors

In order to work on grant funded projects, contractors must be licensed by the State of Florida and registered with Pasco County. Homeowners may view the Pasco County's contractor database: <https://secure.pascocountyfl.net/bccpapa/Opal/Contractors.aspx>

² Florida State Statute 489.103.

2. Homeowners

Work not requiring a license or permit may be completed by the property owner if desired. In these cases, the property owner assumes all responsibility for the project (e.g. obtaining the proper permits and scheduling inspections). There will be no reimbursement for labor completed by the property owner or for major tool purchases. The reimbursement will be for materials only.

D. Application Review Process

Complete applications will be reviewed to determine if your property and your household qualify.

The property must be within Port Richey's City limits. Data from the Pasco County Property Appraiser will be used to determine the jurisdiction and assessed value and to verify the property is considered your Homestead.

To find this information, visit <http://search.pascopa.com/>

Data from the Pasco County Tax Collector will be used to determine whether you have delinquent property tax bills. You can check this at <https://pasco.county-taxes.com/public>

E. Approval Process

Applicants approved for a grant will be notified by the City approximately one week after submitting a complete application.

For projects requiring permits, the grantee or their contractor can apply for the necessary permits. Grantees must notify City staff at 727-809-1583 when their permit has been picked up.

Homeowners must complete work within 60 days from the date of commencement.

Once work has been completed, projects requiring permits must pass a final inspection by a City building inspector. Grantees must notify the Program Administrator at 727-809-1583 when the final inspection is passed.

All projects must undergo an inspection by the Program Administrator to verify the improvements are consistent with the approved work plan. If work is found to be incomplete and/or in violation of the building code, or if the final project differs significantly from the approved work plan, the homeowner will have 30 days to cure the problem (at their own expense), or risk losing their reimbursement.

F. Reimbursement Process

If/when the work passes all inspections, homeowners must submit receipts and proof of payment (copies / printouts of checks or itemized credit or debit card statements). A signed Federal W-9 form must also be submitted.

Once a complete reimbursement request is received, a requisition is submitted by the Program Administrator to the City's Finance Department. The reimbursement check will be issued to the homeowner within 30-60 days.

The City Finance Department will issue a Federal 1099 tax form to each Grantee at the end of the year before the IRS deadline. The money will be recorded as a grant.

V. Monitoring

A. Grantee Obligations

1. Ownership- Grantees must continue to own the property for a minimum of two years after the reimbursement check is issued.

2. Maintenance- All grant funded improvements, must be maintained for at least two years after the reimbursement check is issued. Grantees are responsible for maintenance of their improved property.

Homeowners who occupy their property and maintain the subsidized improvements who have received their \$1,000 maximum, they will be eligible to apply for a new grant two years from the date of their last

reimbursement check (providing the program is still operating and funds are available).

B. City Records Retention

1. The City will monitor each property after grant funds are released. Changes in ownership will be tracked through UCCs and deeds recorded by the County Clerk.
2. The City will maintain files for approved grant projects for a minimum of five years and files for denied projects for one year.

VI. Frequently Asked Questions

Q: Where can I get a grant application?

A: Grant applications are available on the City's website: www.cityofportrichey.com

To request a grant application by mail, email or call 727-816-1900. To pick up an application, visit City Hall, 6333 Ridge Road, between 8:00am and 4:00pm Monday through Friday.

Q: How much money is available for repairs?

A: The maximum grant amount is \$1,000 per home.

Q: My home needs several improvements. Do I have to apply for everything at once?

A: Yes. You may apply for more than one project on each application. Your total reimbursement request may not exceed \$1,000.

Q: I've already started work on my home - is it too late to apply for a Housing Grant?

A: YES, it is too late. In order to receive a grant, work must not commence until approval is issued by the City.

Q: How low must my income be in order to qualify?

A: Total household income must be at or below 80% of the Area Median Income (see the table on page 4 of this Handbook).

Q: My rental property, which is located in the City of Port Richey, needs repairs. Is this property eligible for a grant?

A: Grants are designed for residents who have owned and occupied their home for at least one year.

Q: What activities qualify for assistance?

A: Eligible improvements include the following: driveways; exterior doors; facade work (cleaning, repair, or replacement of stucco, siding, or masonry); fascia and soffit work; fences; front porches; gutters; power washing and painting; roofing; hurricane shutters; and windows. (See Eligible Improvements on page 3.)